

Application number: 09/923,311

Art Unit: 1762

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Title: A computer network method for conducting payment over a network by debiting and crediting utilities accounts

whereby said utility account is one of the water, electricity, gas or data services account maintained by utility service provider and linked to at least one account identifier; and

whereby said payment is without using a credit card.

32. (Previously Presented) A method according to claim 31 wherein the payment amount is in the form of monetary units or utility units and exchangeable.

33. (Previously Presented) A method according to claim 31 wherein said utility account includes netting the amount received against actual utility charges.

34. (Previously Presented) A method according to claim 31 whereby receiving a request is over a first network and confirming said request is over a second network different to the first network.

35. (Previously Presented) A method according to claim 31 whereby the payer's and payee's utility accounts includes sub-accounts linked to said utility accounts respectively by account identifier.

36. (Previously Presented) A method according to claim 31 further includes the step of extending at least one utility provider's main processor for establishing sub-accounts for payer and payee.

37. (Currently Amended) A computer system for conducting payment over a network by crediting and debiting utility accounts comprising: